

Fill in this information to identify the case:

Debtor 1: Johns Wadsworth
Debtor 2: _____
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Pennsylvania
Case number 17-17892

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents**; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	Branch Banking and Trust Name of the current creditor (the person or the entity to be paid for this claim) Other Names the creditor used with the debtor	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ Contact phone _____ Contact email Bankruptcy@BBandT.com	Where should payments to the creditor be sent? (if different)
Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Claim number on court claims registry (If known) _____ Filed on _____ MM / DD / YYYY
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes Last 4 digits of the debtor's account or any number you use to identify the debtor. <u>0</u> <u>5</u> <u>7</u> <u>0</u>	
7. How much is the claim?	\$10,547.86	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001©(2)(A). Loan matures 5/1/19
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. Money Loaned	
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes The claim is secured by a lien on property. Nature of property: <input checked="" type="checkbox"/> Real Estate If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim. <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____	
	Basis for perfection: See Attached Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)	
	Value of property: Amount of the claim that is secured: Amount of the claim that is unsecured:	\$0.00 \$10,547.86 \$0.00 Loan matures 5/1/2019. (The sum of the secured and unsecured amounts should match the amount in line 7.)
	Amount necessary to cure any default as of the date of the petition: _____	
	Annual Interest Rate (when case was filed) <u>5.875%</u> <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Amount necessary to cure any default as of the date of the petition. \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Identify the property: _____	

Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check one: <input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). <input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.	Amount entitled to priority <hr/> \$ _____ - <hr/> \$ _____ -
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* Amounts are subject to adjustment on 4/01/16 and every 3 years after that for cases begun on or after the date of adj.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b). If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is. A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3511.	<i>Check the appropriate box:</i> <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's attorney or authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004. <input type="checkbox"/> I am the guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005. I understand that an authorized signature on this <i>Proof of Claim</i> serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt. I have examined the information in this <i>Proof of Claim</i> and have a reasonable belief that the information is true and correct. I declare under penalty of perjury that the foregoing is true and correct. Executed on date <u>12/26/2017</u> <u>MM / DD / YYYY</u>																								
<u>/s/Jo Ann Farmer</u> Signature																									
Print the name of the person who is completing and signing this claim: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Name</td> <td style="width: 25%;">Jo</td> <td style="width: 25%;">Ann</td> <td style="width: 25%;">Farmer</td> </tr> <tr> <td>First name</td> <td>Middle name</td> <td>Last name</td> <td></td> </tr> <tr> <td>Title</td> <td colspan="3">Assistant Vice President</td> </tr> <tr> <td>Company</td> <td colspan="3">Branch Banking & Trust Company (hereafter collectively "BB&T") Identify the corporate servicer as the company if the authorized agent is a servicer.</td> </tr> <tr> <td>Address</td> <td colspan="3">PO Box 1847 Number Street Wilson, NC 27894 City State ZIP Code</td> </tr> <tr> <td>Contact phone</td> <td colspan="3">(866)813-1624 Email Bankruptcy@BBandT.com</td> </tr> </table>		Name	Jo	Ann	Farmer	First name	Middle name	Last name		Title	Assistant Vice President			Company	Branch Banking & Trust Company (hereafter collectively "BB&T") Identify the corporate servicer as the company if the authorized agent is a servicer.			Address	PO Box 1847 Number Street Wilson, NC 27894 City State ZIP Code			Contact phone	(866)813-1624 Email Bankruptcy@BBandT.com		
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Loan matures 5/1/19.

Mortgage Proof of Claim Attachment

(12/15)

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	17-17892	Principal balance:	\$10,547.86	Principal & interest due:		Principal & interest:	
Debtor 1:	Johns Wadsworth	Interest due:		Prepetition fees due:		Monthly escrow:	
Debtor 2:		Fees, costs due:		Escrow deficiency for funds advanced:		Private mortgage insurance:	
Last 4 digit to identify:	0 5 7 0	Escrow deficiency for funds advanced:		Projected escrow shortage:		Total monthly payment:	\$ -
Creditor:	Branch Banking and Trust	Less total funds on hand:	-	Less funds on hand:			
Servicier:		Total debt:	\$ 10,547.86	Total prepetition arrearage:	\$ -		
Fixed annual/daily simple interest/other							

Part 5 : Loan Payment History from First Date of Default

Official Form 410A

Mortgage Proof of Claim Attachment

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